"PROBLEMS AND CHALLENGES OF EMPLOYEE'S TRAINING AND DEVELOPMENT BEFORE AND AFTER COVID-19 PANDEMIC: A STUDY OF HDFC BANK LTD. WITH SPECIAL REFERENCE TO MARATHWADA REGION"

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“Problems and challenges of employee’s training and development before and after covid-19 pandemic: A study of HDFC bank ltd. With Special reference to Marathwada region”

1) Introduction: -

The CORONA pandemic has caused a bigger crisis of an unprecedented nature. In March 2020, due to closing of even essential private and public banks also at some extent and its HR offices had to quickly adapt and respond to the demands for social distancing, hygiene, new protocols and transition to online training and assessments. Alternatively, trainers engaged in distance training, when the employee they serve lacked technological resources at home for online modalities. The present study examines how the all employees working at HDFC BANK LTD in Maharashtra (Marathwada Region) including new employees and existing employees of all grades and channels at any post and grades and at all departments are facing the problems and challenges in their induction, training and their development presented by COVID-19. The study clearly reflects the relevancy of the challenges faced by Employees at HDFC BANK LTD, such as lack of preparation for distance training and development, deficiencies in the pre-and in-service training to address the professional needs of new as well as existing employees distantly, and the need to work differently with HR guidelines. Employee training and development should include the knowledge, skills, and dispositions necessary to successfully reconsider and participate in distance training and development.

Employees training and development have an important role in organizational development; provide skills to employees, and positive impact to employee’s growth. The majority of new employees and existing employees now regularly attend training programs and education programs prior to their entry into work environment. The research indicates that 100% of all employees in the HDFC BANK LTD in Maharashtra (Marathwada Region) attend some form of online training, meetings and sessions only during COVID-19. The interactions between employee and their work environment shape their development. Participation in product trainings and process trainings contributes to the development of cognitive and language skills, as well as social competency and emotional growth.

Employees surroundings including families, friends, collogues, and so on, as well as the work environment and social events influence their work experiences and development. There are many important characteristics of the traditional induction program and training programs (face-to-face) classrooms that influence employee’s experiences and development. work environments where employee at HDFC BANK LTD in Maharashtra (Marathwada Region) work, learn to use their imagination, work together with peers, communicate to customers and HR trainers and his colleagues, and think critically are preferred. Additionally, there should be a positive and motivational atmosphere where employee feels valued. Developmentally appropriate training environments typically offer a classroom area; dramatic role plays and field opportunities, a variety of digital and physical materials to explore product knowledge, process knowledge, open-ended materials and opportunities to engage in organizational activities. Training goals often include promoting learning, prioritizing the safety and success of all their employees, setting expectations in form of targets, and maintaining a

positive and motivating work environment. These goals are particularly challenged by the COVID-19 pandemic, which has significantly altered the daily lives of employees, Managers, trainers, educators, and organization.

In this article, we are trying to understand how the different systems have been impacted by the event we call the COVID-19 pandemic. The components of process, person, context, and time are utilized as the framework for this study. The theorist asserted that the processes that characterize interactions between the individual and the environment drive development; furthermore these interactions are 'affected by characteristics of the developing person and of the environmental context in which the interaction takes place'. The interactions between the trainers' expert managers in the context of the employees and work environment they serve during this time of the COVID-19 pandemic drive our interest as researchers. We discuss how a sample of employees in HDFC BANK LTD settings in the market and various demographic fields have responded to the challenges brought about by the COVID-19 pandemic. In March 2020*,* most governments mandated the closing of private and public banks partially and even fully, financial institutions, and all non-essential services to control the spread of COVID-19. As a result, employees of HDFC BANK LTD had to quickly adapt and respond to the demands for social distancing, hygiene, and new protocols. While some were able to train employees online, many more had to engage in distance training and development as the employees they serve lacked technological resources at home for online modalities.

The COVID-19 pandemic is a humanitarian crisis, which has worsened the situation of employee in negativity and has decreased motivation to create work environment. employee have experienced lots of stress and psychological consequences that have greatly affected their work and development, such as low productivity of employee, fear of losing jobs, pressure of superiors, no resources, physical estrangement, increased workload and goals, inability to perform and participate in organizational activities, and exposure to increased screen time. Superiors and colleagues warn that the interface between the routine changes and psychosocial stress caused by sheltering in place could aggravate the negative effects on employee's physical and mental health. Moreover, caregivers may themselves be experiencing distress, anxiety, fear of contagion, depression, and insomnia. employees have been required to balance family and work life, work from home concept, and working in COVID-19 challenges. In addition, many employees are struggling with work difficulties, especially if unable to work outside the home, and lack of self-assurance and self-efficacy in coping with the pandemic. The conditions are less than favorable for proper training and for a positive learning environment.

Our interest in understanding how employees training were coping with the changes brought by COVID-19 emerged as a result of casual conversations between some of the authors. The common question discussed was 'how are you managing?' As we listened to each other, we realized that the employees in HDFC BANK LTD must be experiencing very different challenges than us. This led to conversations with colleagues and authors are interested in discussing each other's experiences, thus, developing into a research project.

Given the importance of training and problems in training due to COVID-19 pandemic in all domains of employees development, and given the fact that most trainers are still depending on distance training programs, we wanted to gain insight and share actions and narratives into the key challenges and problems the pandemic has afforded employees, trainers, and superiors in HDFC BANK LTD settings.

2) Meaning of Training and Development:

Training is concern with imparting specific skills for a particular purpose. The primary purpose of organization training is to provide the skills employees need to make your business better overall. In essence, trained employees can help to achieve high quality products and services in a shorter time period. Highly skilled workers can provide better customer services experiences and engage more customers for longer period.

When you invest money in training your employees, employees feel worthy. With a higher sense of worth, employees often feel more loyal to your business. When employee feels greater loyalty, they are more willing to work harder and longer in order to make the business a success. Training can also provide employees with a feeling of empowerment. With empowerment comes the willingness to do whatever they have to do to get the job done. Overall, trained employees tend to benefit both their own careers and the bank they work for.

A focus on training for a small business or other size organization is generally the most beneficial when it is ongoing. . Training is a short term processes utilizing a systematic and organized procedure by which non-managerial personnel learn technical knowledge and skill for a definite purpose. Whether you present formal workshops or courses to employee or offer hands-on daily training opportunities, you can increase the skill and work product level of your employees by implementing ongoing training efforts. It helps individual employees to increase productivity and advance their personal careers while contributing to boost of the bottom line at the same time.

Regular staff training is essential in helping this ongoing skill development. With the quality training plane in place, you will also see your return on investment within your balance sheet.

Every organization needs to have well trained experienced people to perform the activities to achieve the goals of an organization. As jobs have become more complex, the importance of employee training has increased. Employee training is the most important subsystem of human resource development. Training refers to the organizations efforts to improve an individual's ability to perform a job or organizational role, whereas development refers to the organizations efforts to enhance an individual's ability to advance in his organization to performer additional job duties.

After an employee is selected, placed and introduced in an organization he/she must be provided with training facilities in order to adjust him to the job. Training is the act of increasing the knowledge and skills of an employee for doing a particular job. Training is short-termed educational process and utilizing a systematic and organized procedure by which employees learn technical knowledge and skills for a definite purpose. Training is an act of increasing the knowledge and skill of an employee for doing a particular job. Proper training can help prevent industrial accidents. A safer work place leads to more stable mental attitude on the part of employees.

3) OBJECTIVES OF THE STUDY: -

The main aim of the study is, to analyze and examine the problems and difficulties of training and development due to COVID-19 among the Employee's in HDFC Bank Ltd, to know the problems faced by the employee's (trainees) due to covid-19 pandemic situation and lack of modernization of training programs Arranged by school. The objectives are specified as below:

1. To study the profile of HDFC BANK LTD, its training process and Oorganizational structure.
2. To study the problems and challenges due to COVID-19 and employee's view towards the Training process in such a pandemic situation at HDFC BANK LTD.
3. To study the "Comparison between Pre, During and post-covid_19 pandemic training process at HDFC BANK LTD. In Marathwada region"
4. To identify the factors affecting to training program due to CORONA.
5. To check and to study the impact of modernized technologies and Training programs.
6. To analyze how covid-19 pandemic affects to modernized techniques of training during pandemic.

4) Hypothesis:

1. After March 2020, problems and challenges of training & development increased and it badly affects employee's performance.
2. In this corona pandemic situation there are no classroom trainings, no role plays and no practical training environment everything is online and virtual.
3. There is difference between Pre, During and Post-COVID_19 Training process At HDFC Bank ltd.
4. There are technical barriers to web connect and online connectivity sometimes.

5) Statement of the research problem:

Employees are the spinal cord of each and every business organization. Banking industry is the largest service industry in India & world. Here HDFC Bank Ltd is the world's largest bank in the private sector which has maximum number of branches and ATM's in India and abroad. The number of employees in HDFC Bank Ltd is large and organization employees have to confront large number of customers in today's hectic lifestyle the workload of employees concerned to employees of HDFC Bank Ltd is increasing, so in this study it is tried to find out whether the State Bank of India employees working in HDFC Bank Ltd are getting proper training and development opportunities in this COVID-19 situation or not.

Problems and challenges during COVID-19 outbreak to the employee's training and development at HDFC bank Ltd are to be examined and it should be focusing how the HDFC Bank and its employees face the situation of COVID -19 pandemic. This study gives a brief insight how COVID-19 badly affect to the employees career in a private bank like HDFC Bank Ltd.

6) Significance of study:

The training and development of employees is very essential to the success of any business. Increase in the employee's skills, knowledge and efficiency ultimately it results in increase in overall productivity. So keeping employee motivated and skillful their careers development must be a priority for every employer. In human resource management it is well known fact that if the employees are not well trained that will have major effect on his work efficiency.

There are different reasons it may personal or related to jobs like stress, lack of communication within the organization, lack of recognition, no proper work condition or no scope for growth. In India the branches of HDFC Bank Ltd is increasing enormously, near about 1.20lakh of employees are working and this large number of human resource is engaged in this bank needs time to time proper training. So it is important to find out the level of difficulties and the problems of proper job training development among these employees, so at the HDFC Bank Ltd we can identify the problems and challenges to training and development of its employees during COVID-19 pandemic.

7) SCOPE OF THE STUDY:

Present study is limited only to major districts of Maharashtra; hence generalization of findings would be limited. The findings are based on the information given by sample respondents. the focus of the study is limited only to the problems of training and development of employees during COVID-19 to HDFC Bank branches in Maharashtra region.

- **Periodical scope:** For this research the data has been collected from past one and a half year i.e. from Jan 2020 to july 2021 has been used.
- **Geographical scope:** for this study the geographical area of Maharashtra and Marathwada region of Maharashtra consisting with its four major districts i.e. Latur, Beed, Nanded, Solapur, Aurangabad, Pune, Nashik, Mumbai, Nagpur and Osmanabad has been studied. Each in above districts there is atleast 3-4 HDFC bank branches are available. Due to time limitation the researcher has consider only two branches of each district and four branches of Latur district as it is convenient to researcher so maximum number of branches and respondents are from Maharashtra's Marathwada region.
- **Operational scope:** this study is focused on problems and challenges of training and development of HDFC bank employees in COVID-19 pandemic period. It is related with the employees working in HDFC banks and their problems caused by COVID-19 in training and development factors considered in this study. An attempt has been made measure the level of inconvenience and the stress faced by them due to CORONA. The problems in Training and development of the employees was analyzed on the basis of the following factors
    - **a.** Psychological Factors
    - **b.** Physical Factors and
    - **c.** Environmental Factors

8) Research Methodology and Data Collection: -

The present study is an empirical study. It is mainly based on both primary and secondary data. For gathering the information and facts relating to the study were collected from the officials, trainers and employees-trainees at HDFC Bank Ltd with the help of structured questionnaire.

The variables in the study have been identified by interacting with the HDFC Bank employees. The collected primary data have been tabulated and analyzed by using statistical tools like percentages and averages with satisfactory methods.

The secondary data for the study have been collected from research proceedings, text books, journals, magazines; inter office manuals, HDFC bank annual reports, RBI bulletins, dissertations, newspapers and websites.

8) SAMPLE DESIGN:

In the present study a stratified random sampling method has been adopted for selecting a sample of 200 HDFC bank employees. An employee will be treated as the sample unit for the study and the sample will be divided into 4 categories according to status of employees. These categories are:

1. Branch manager
2. Sales Staff
3. Non-Sales Staff
4. Operations Staff

The number of employees were divided into 4 strata and for 1st strata one sample is chosen from the selected branch & for further 3 samples from each strata will be taken respondents were selected randomly i.e. stratified random sampling method was used a random sample of respondents has been taken from the branches.

9) REVIEW OF LITERATURE:

A. Training and Development:

According to the Michel Armstrong, “Training is systematic development of the knowledge, skills and attitudes required by an individual to perform adequately a given task or job”. (Source: A Handbook of Human Resource Management Practice, Kogan Page, 8th Ed.,2001) According to the Edwin B Flippo, “Training is the act of increasing knowledge and skills of an employee for doing a particular job.” (**Source**: Personnel Management, McGraw Hill; 6th Edition, 1984) The term 'training' indicates the process involved in improving the aptitudes, skills and abilities of the employees to perform specific jobs. Training helps in updating old talents and developing new ones. 'Successful candidates placed on the jobs need training to perform their duties effectively'. (Source: Aswathappa, K. Human resource and Personnel Management, New Delhi: Tata Mcgraw-Hill Publishing CompanyLimited,2000, p.189) The principal objective of training is to make sure the availability of a skilled and willing workforce to the organization. In addition to that, there are four other objectives: Individual, Organizational, Functional, and Social.

Individual Objectives – These objectives are helpful to employees in achieving their personal goals, which in turn, enhances the individual contribution to the organization.

Organizational Objectives – Organizational objectives assists the organization with its primary objective by bringing individual effectiveness.
Functional Objectives – Functional objectives are maintaining the department's contribution at a level suitable to the organization's needs.
Social Objectives – Social objectives ensures that the organization is ethically and socially responsible to the needs and challenges of the society. Further, the additional objectives are as follows:

- To prepare the employees both new and old to meet the present as well as the changing requirements of the job and the organization.
- To prevent obsolescence.
- To impart the basic knowledge and skill in the new entrants that they need for an intelligent performance of a definite job.
- To prepare the employees for higher level tasks.
- To assist the employees to function more effectively in their present positions by exposing them to the latest concepts, information and techniques and developing the skills they will need in their particular fields.
- To build up a second line of competent officers and prepare them to occupy more responsible positions.
- To ensure smooth and efficient working of the departments.
- To ensure economical output of required quality.

B. **Types of Training and Development Programs Which Are Provided To The Employee:**

Different practices are followed in different industries and in different organizations too. So, the need of training and development programs is depending up on the requirements of the job profile. Therefore there are various types of programs shared by different authors. The types of training and development programs are as follows:
Types of Training
* Job Instructions Programmed Instructions
* Apprenticeship & Coaching Class Room Lectures
* Job Rotation Simulation Exercises
* Committee Assignment - Business Games
* Internship Training - Case Study Method
* Training through step by step - Audio- visual Method
    - Experiential Exercises
    - Vestibule training
    - Computer Modeling
    - Behavioral Modeling
    - Role Playing
    - Conference/ Discussion Method
    - Workshop / Seminars
* (**Source**: Researcher's Contribution)

C. Stages of Training and development Programs:

Training should be conducted in a systematic order so as to derive expected benefits from it. The training system involves four stages, namely:

a. Assessment of training and development programs needs.
b. Designing the training and development programs.
c. Implementation of the training program
d. Evaluation of the training program

Stages in Training and Development Programs

(Source: P. Subba Rao, "Essentials of Human Resource management and Industrial Relations" Himalaya Publication House, 3rd Revised & Enlarged Edition 2009, Pg-199-203)

Development

Employee Development Programs are designed to meet specific objectives, which contribute to both employee and organizational effectiveness. There are several steps in the process of management development. These includes reviewing organizational objectives, evaluating the organization's current management resources, determining individual needs, designing and implementing development programs and evaluating the effectiveness of these programs and measuring the impact of training on participants quality of work life. In simple way, it can be denoted as per the following formula.

Employee Development = Employee Education + Employee Skills + Training Effectiveness + Employee Quality of work life. There are various authors who shared their views regarding the role of training and development in different:

The following details provide the opinions of different authors regarding the view of training and development.

D. Author Opinions of different authors regarding Training & Development

Particularly in this research researcher have done following literature review and elaborated well in sequence of alphabetical order of the first alphabet of author's name:

1. (Aswathappa, K. Human resource and Personnel Management, New Delhi: Tata Mcgraw-Hill Publishing Company Limited, 2000, p.189) The term 'training' indicates the process involved in improving the aptitudes, skills and abilities of the employees to perform specific jobs. Training helps in updating old talents and developing new ones. 'Successful candidates placed on the jobs need training to perform their duties effectively'.

2. Andersson, 2008, Luo, 2002; A manager is that what the other members of the organization want them to be because it is a very popular trend of development training for the managers in the training for the management.

3. Adeniyi (1995) Staff training and development is a work activity that can make a very significant contribution to the overall effectiveness and profitability of an organization.

4. Bates and Davis (2010) Usefulness of training program is possible only when the trainee is able to practice the theoretical aspects learned in training program in actual work environment. They highlighted the use of role playing, cases, simulation, mediated exercises, and computer based learning to provide exposure to a current and relevant body of knowledge and real world situations.

5. Beardwell and Holden (1993) argue that the recognition of the importance of training in recent years has been heavily influenced by the intensification of competition and the relative success of organizations where investment in employee development is considerably emphasized.

6. Casse and Banahan (2007), the different approaches to training and development need to be explored. It has come to their attention by their own preferred model and through experience with large organizations.

7. Chris (1996) Training and development aim at developing competences such as technical, human, conceptual and managerial for the furtherance of individual and organization growth. The process of training and development is a continuous one. The need to perform one's job efficiently and the need to know how to lead others are sufficient reasons for training and development and the desire to meet organizations objectives of higher productivity, makes it absolutely compulsory.

8. Chih , Li and Lee (2008) Training program is dependent on the following parameters for its success (i) perceived value of leaning program (ii) attitude to teacher (iii) response to learning conditions (iv) desire to learn: the degree to which trainees really want to learn and do well.

9. Costas and Fleming, 2009 Most of the managers seem to reject a managerial personality in support of the other truth for themselves.

10. Davenport (2006), mentioned in his recent studies that it's easy to implement strategy with the internet supported software. Some of the Training theories can be effective immediately on the future of the skill and developments.

11. Edwin B Flippo, according to the Edwin B Flippo, "Training is the act of increasing knowledge and skills of an employee for doing a particular job." (**Source**: Personnel Management, McGraw Hill; 6th Edition, 1984)

12. Fake and Dabbagh, 2020 The crisis caused by the COVID-19 pandemic has consequences on many levels – in the health sector, the economy, the labour market, education, perception to technological advances technology or the approach to new related, legal regulations. It turns out that new technology is crucial in the fight against the crisis, because it enables communication and remote work or online learning on an unprecedented scale. The key advantage of incorporating collaborative technologies into the learning environment is that users are able to have constant accessibility on the training materials (on-demand) from anywhere using various devices.

13. Giangreco, Sebastiano, and Peccei (2009), The key determinants of overall satisfaction with training (OST) are perceived training efficiency (PTE) and Perceived usefulness of training (PUT).

14. Hesseling (1971) Training is a sequence of experiences or opportunities designed to modify behavior in order to attain a stated objective.

15. Isyaku (2000) The process of training and development is a continuous one. It is an avenue to acquire more and new knowledge and develop further the skills and techniques to function effectively.

16. Jon M.Werner and Randy L.DeSimone, 2009, One major area of the Human Resource Management function of particular relevance to the effective use of human resources is training and development. In order to have positive results in company's scoreboard than employees must be considered one of the most valuable assets. Employee skills and motivation are critical for organizational success. This has always been true, but the pace and volume of modern change is drawing increased attention to the ways that human resource development (HRD) activities can be used to ensure that organization members have what it takes to successfully meet their challenges.

17. Kane (1986) If the training and development function is to be effective in the future, it will need to move beyond its concern with techniques and traditional roles. He describes the strategic approaches that the organization can take to training and development, and suggests that the choice of approach should be based on an analysis of the organization's needs, management and staff attitudes and beliefs, and the level of resources that can be committed. This more strategic viewpoint should be of use in assessing current efforts as well as when planning for the future.

18. Kalaiselvan and Naachimuthu (2011) Training cost and business benefits are drawn on X and Y axis respectively. Four quadrants were identified to highlight (i) strategic (Lower training cost and higher business benefits), (ii) Payback (Higher training cost and higher business benefits) (iii) Think (Lower training cost and lower business benefits) (iv)Drop (Higher training cost and higher business benefits).

19. Karthik R (2012) Training objectives tell the trainee that what is expected out of him at the end of the training program. Training objectives are of great significance from a number of stakeholder perspectives; Trainer, trainee, designer, evaluator.

20. Michel Armstrong, (Source: A Handbook of Human Resource Management Practice, Kogan Page, 8th Ed.,2001) According to the Michel Armstrong, "Training is systematic development of the knowledge, skills and attitudes required by an individual to perform adequately a given task or job".

21. Meister, 2001The “content” and the “access” are the actual factors for the process. It is a representation itself by the Access on main aspect what is effective to the adopted practice in training development. As per the recent theories to access the knowledge is changing from substantial in the traditional to deliver the knowledge for the virtual forms to use the new meaning of information with electronic learning use. There is a survey confirmation for using classroom to deliver the training would drop dramatically.

22. Nielsen *et al.*, 2017 Development in companies is a topic more important than ever today. The time of radical changes means the need to re-evaluate beliefs, attitudes and redefine the required competences. We ask questions about the sense and effectiveness of the actions taken and the methods by which we carry out these actions. The roles of CEOs, leaders, managers and L&D departments have been completely redefined. Despite a recognition of the importance of employee development in organisation, research on what contributes to employee development is still nascent.

23. Oatey (1970) Training improves a person's skill at a task. Training helps in socially, intellectually and mentally developing an employee, which is very essential in facilitating not only the level of productivity but also the development of personnel in any organization.

24. Oribabor (2000) Training and development aim at developing competencies such as technical, human, conceptual and managerial for the furtherance of individual and organization growth.

25, Raymond (1986) The influences of trainees' characteristics on training effectiveness have focused on the level of ability necessary to learn program content. Motivational and environmental influences of training effectiveness have received little attention. This analysis integrates important motivational and situational factors from organizational behavior theory and research into a model which describes how trainees' attributes and attitudes may influence the effectiveness of training.

26. Raheja, 2021 (*Training Magazine*, 2019; Kshirsagar *et al.*, 2020; Jingfang and Yates, 2020; CIPID, 2020; Gartner Report, 2020;). To some extent, the crisis has also forced us to face a number of outstanding issues related to the scale of technological interference in both professional and private life. It raises uncomfortable questions about how to approach the use of digital technologies and data in the spirit of common European values, with respect for human rights and fundamental freedoms. Deep transformations in many areas of life are not over yet – we are in the process. This also applies to human resources at the companies. This pandemic also redefined the area of learning and development in organizations.

27. Stavrou etal., (2004) The main goal of training is to provide, obtain and improve the necessary skills in order to help organizations achieve their goals and create competitive advantage by adding value to their key resources – i.e. managers.

28. Tan, Hall and Boyce (2003) Companies are making huge investment on training programs to prepare them for future needs. The researchers and practitioners have constantly emphasized on the importance of training due to its role and investment.

29. Yoder (1970) Training and development in today's employment setting is far more appropriate than training alone since human resources can exert their full potentials only when the learning process goes for beyond the simple routine.

10) CHAPTERIZATION

Chapter – I: Introduction & Research methodology.

Chapter-II: Review of Literature:

Chapter –III: A. HRM practices and Training and Development.
B. Problems and Challenges of employee's Training and Development at HDFC BANK during COVID19 Pandemic.

Chapter-IV: Profile of HDFC Bank Ltd

Chapter-V: Data Analysis and Interpretation Data.

Chapter- VI: Impact of COVID-19 and Lockdown on HDFC Bank Ltd Employees.

Chapter-VII: Findings, Conclusion and Suggestions.

11) Scope for further research:

1. Challenges of COVID-19 in Employees training and development at different district of Maharashtra and different states of India.

2. There is scope of comparative study of the problems arising due to COVID-19 of training and development in public sector banks and Private Banks.

3. Training and development during CORONA Pandemic among HDFC Bank Ltd and other private sector banks.

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Research Scholar Research Guide